



# Official ASSET FINANCE Brochure

JZsolutionSLOANs Holding Group



## نوع العقار

- حيازة آخر بأي قبول سند ملكية قطعة الأرض أو الشقة فقط (لا يوجد عقد إيجار أو أي حق شكل من الأشكال)
- تقع المناطق المقبولة في بانكوك والمناطق المحيطة، والمناطق في مدينة تشونبورى، ورايونج، وهوا هين، وتشا أم، وسورات ثاني، وفوكيت، وشيانغماي، وفيتانولوك، وناخون روتشاسيما، وخون كوين، وأدون ثاني، وأويون راتشاثاني ضمن دائرة نصف قطرها 5 كيلومترات حول المدينة.
- تشمل المناطق غير المقبولة المناطق الزراعية والصناعية ومناطق الغابات ومحميات الغابات الوطنية والمتنزهات الوطنية ومناطق خاو باي والمناطق ذات التلوث الصوتي والرائحة والمناطق القريبة من مصادر الطاقة والمناطق التي يزيد عمقها عن 5 أمتار أو التي تحتوي على الكابلات عالية الجهد التي تزيد عن 20٪ من المساحة.
- يجب أن يكون لقطعة الأرض حد أدنى لعرض الطريق على قطعة أرض 6 أمتار، مع ألا يقل طريق الوصول عن 6 أمتار، ويمكن تطويرها كمشروع تجاري أو سكني.
- يجب ألا تتجاوز قطعة الأرض مستوى سطح البحر بمقدار 80 مترًا ولن يتم النظر فيها في حالة وجود منحدر يزيد عن 35 درجة.
- يجب أن تحتوي قطعة الأرض على مرافق (الكهرباء والمياه وإشارة الهاتف وما إلى ذلك) تخضع جميع الأراضي ذات العقارات التجارية لتقدير الشركة ويجب أن تكون جاهزة للاستخدام بموجب تصريح بناء مناسب ولا تتعارض مع أي قانون.
- لا تقبل العقارات قيد الإنشاء أو غير المكتملة وقطع الأراضي في العقارات السكنية.
- سيحصل مشروع الإسكان بموجب قانون تقسيم الأراضي على قرض يصل إلى ثلثي قيمة التقييم الحكومي.

## الشروط والأحكام

حجم القرض المدة	ما يصل إلى 50٪ من التقييم، بحد أدنى 5 ملايين بات تايلاندي حتى 3 سنوات
السداد الأساسي	الحد الأدنى 10٪ من المبلغ الأصلي في نهاية كل سنة قرض، ويدفع المبلغ المتبقي على القسط الأخير
دفع الفائدة	مدفوع مقدماً لمدة سنة واحدة على الأقل عند سحب القرض، تُرد الفائدة المدفوعة مسبقاً غير المستخدمة في حالة السداد المبكر للأصل.

## الفائدة والرسوم

الفائدة	ما يقارب 5.18 ٪ سنويًا من معدل الفائدة ولا تتجاوز 12 ٪ سنويًا من المجموع (يُرجى الرجوع إلى أدنى معدل للإقراض في البنك*)
الرسوم	من حجم القرض 1.5% (مرة واحدة عند سحب القرض)
الواجبة الأمامية	من المبلغ الأصلي المدفوع مسبقًا (عند كل دفعة مسبقة للقرض) 2٪ من المدفوعات غير المتعلقة بالقرض 2٪ (عند توقيع العقد، قابل للاسترداد)
التجديد	من حجم القرض (عند تجديد العقد) 1٪
مصرفات أخرى	من المبلغ الأصلي (بحد أقصى 200000 بات تايلاندي/الوقت 1٪ باستثناء الوحدة السكنية)
رسوم الرهن العقاري	ما يصل إلى 10000 بات تايلاندي للزيارة (حسب المسافة) لنفقات السفر تخضع لتقييم الخبير لتحديد حجم القرض
رسوم المعاينة	ما يصل إلى 12000 بات تايلاندي اعتمادًا على المسافة لتسجيل الرهن العقاري في دائرة الأراضي والأموال
رسوم التقدير	من أصل الدين (بحد أقصى 10000 بات تايلاندي) 0.05٪ تخضع لقيمة الضمان
رسوم السفر	
رسم الطوابع	
تأمين ضد الحريق	

## Contact Us

JZ SOLUTIONS Holding Group Co., Ltd.  
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Cell phone: +(66)9 5998 5566  
WhatsApp: +(66)9 5998 5566  
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Registered Address  
28/186 (Tower Building)

Contact Address  
28/405 (VILLA Building)

28Chidlom Tower, Chid Lom Rd., Lumpini, Patum Wan, Bangkok, 10330



## المستندات والوثائق الأساسية المطلوبة



مستندات الملكية (سند الملكية، سند ملكية الشقة، تصريح البناء)



احداثيات موقع العقار



صور العقار



خطاب نوايا

## الوثائق المطلوبة

في حالة الاعتبارات الأولية

### وثائق ومستندات مقدم الطلب

البيانات	الأفراد	الشركات
بطاقة الهوية/جواز السفر* (صالح لمدة 6 أشهر على الأقل)	✓	
وثيقة الزواج/الطلاق*** (إن وجدت)	✓	
موافقة الزوج/الزوجة*** على اقتراض / رهن الأملاك	✓	
الإفادة الرسمية للشركة (صالحة لمدة 3 أشهر)		✓
قائمة المساهمين (نموذج بور أو جور 5) (صالحة لمدة 3 أشهر)		✓
بطاقة هوية/جواز سفر المدير المفوض**** (صالح لمدة 6 أشهر على الأقل)		✓
الميزانية المالية لأخر 3 سنوات مُدققة من مدقق حسابات معتمد		✓
نموذج الإقرار الضريبي لأخر سنة		✓
كشف حساب مصرفي لأخر 6 أشهر	✓	✓
تقارير مكتب الائتمان من بلد الإقامة (صالحة لمدة 3 أشهر)	✓	✓ <sup>(1)</sup>
وثائق أخرى عند الطلب	✓	✓

تقرير مكتب ائتمان المديرين

جواز سفر مع تأشيرة سارية (عند الاقتضاء) وآخر ختم لدخول عن طريق الهجرة عند وصول المملكة -

قد يُطلب من زوج مقدم الطلب أن يكون مشاركًا في القرض في بعض الظروف \*\*

القالب متاح\*\*\*

في حالة تواجد المدير للشركة كمتعاون في القرض باستخدام أصول الشركة كضمان، يجب أن يقوم مدير آخر غير \*\*\*\*

المتعاون في القرض بتوقيع جميع اتفاقيات القرض ذات الصلة

يجب الحصول على موافقة من مساهمي الشركة قبل تسجيل الرهن العقاري في الشهر العقاري

### مستندات العقار

البيانات	الأفراد	الشركات
سند ملكية	✓	✓
* تقرير التقييم من الخبير المفضل	✓	✓
وغيرها من المستندات عند الطلب	✓	✓

بيانات الاتصال التي يقدمها مقدم الطلب \*

يجب أيضًا تقديم ما يلي:

- التوقيع للحصول على نسخة طبق الأصل مصدقة لجميع نسخ المستندات.
- الترجمات النايلاندية/الإنجليزية للوثائق بلغات أخرى.

## مؤهلات المقترض

البيانات	الأفراد	الشركات
إثبات الأموال	✓	✓
إقرار عدم الإفلاس	✓	✓
لا توجد حقوق ملكية سلبية أو صافي قيمة	✓	✓
لا توجد ديون متأخرة لأكثر من 3 أشهر في البنك الأهلي التجاري	✓	✓
لا توجد مدفوعات ضريبية متأخرة لصالح مصلحة الضرائب.	✓	✓
لا توجد مدفوعات متأخرة لصالح مصلحة الضرائب الخاصة بالأراضي والمباني	✓	✓
شركة مسجلة لمدة سنتين على الأقل		✓

يبلغ معدل الفائدة الحالي للبنك 7.27 ٪ اعتبارًا من 4 أكتوبر 2023 (تخضع الأسعار للتغيير وفقًا لأحدث إعلانات البنك)



# ASSET FINANCE

## Loans against property

*“JZ Solutions presents innovative loan investment opportunities that yield both returns and the pleasure of real estate initiation as a way of embracing a sophisticated way of life.”*

Are you considering investing in Thailand's burgeoning real estate sector? Look no further. We specialize in facilitating condo loans, asset financing, and property sales for international clients, focusing on Bangkok, its adjacent regions, and the dynamic city of Pattaya. Our services are designed to be flexible, efficient, and tailored to meet the unique needs of foreign investors.



We offer a comprehensive range of real estate loans, from USD 1 million to USD 1 billion, based on your project specific terms and conditions. Our expert team can provide you with detailed feasibility studies to ensure that your investment yields consistent cash flow and optimal returns.

## WHY US?

- ✓ **No Residency or Employment Requirements:** You do not need to hold permanent residency or be employed in Thailand to qualify for our loan products.
- ✓ **Eligibility for Individuals and Companies:** Our services are accessible to both individual investors and corporate entities.

- ✓ **Expedited Mortgage Registration:** Once your loan is approved, we can complete mortgage registration within just four working days.
- ✓ **Strict Confidentiality:** Your privacy is our priority, and we ensure that all client information remains strictly confidential.



## Start Your Real Estate Investment Journey!

*Turn your ambitions into reality today with the confidence and ease. Contact us now to explore our flexible financing options and find out how we can navigate you through a smooth and successful investment journey.*



## WHY THAILAND?

Thailand is a captivating destination, offering a rich tapestry of experiences, from pulsating nightlife and premium shopping to wellness retreats and unique cultural attractions.



It's no surprise that Bangkok is consistently ranked among the most visited cities in the world, with 22.78 million tourists flocking to its vibrant streets last year. Thailand's tourism industry is thriving. In the past year, over 10.72 million international visitors have contributed to the economy, with tourism receipts totaling 518 billion baht. Chinese tourists are at the forefront, with over two million arrivals, followed by Malaysians, Russians, South Koreans, and Indians. With an average of over 100,000 daily visitors in April alone, Thailand anticipates a record-breaking 40 million foreign visitors by year's end, generating up to three trillion THB in tourism revenue. This robust tourism landscape provides fertile ground for real estate investments.



On June 20th, the Cabinet Secretariat confidently announced an urgent economic stimulus package specifically aimed at the real estate sector. The Ministry of Interior emphatically confirmed this announcement, highlighting the Cabinet's unwavering resolution to implement economic stimulus measures in support of Thailand's transformation into a global industry hub (Thailand Vision) through the real estate sector.

In 2023, there will be a notable surge in ownership transfers to Chinese individuals, totaling approximately THB 80,000 million out of the overall THB 1,000,000 million ownership transfer. This considerable uptick will effectively address the oversupply of condominiums in the market.



## BREAKING NEWS



To invigorate the Thai economy and attract significant foreign investment, it is imperative to enable the employment of talented foreign individuals. With this goal in mind, we firmly urge the Ministry of Interior to take the following decisive actions:

firmly urge the Ministry of Interior to take the following decisive actions:



**01. Review the Property Rights Act B.E. 2019 to extend the maximum term for property based on rights beyond the current limit of 99 years.**

**02. Revise regulations to confidently raise the cap on foreign ownership of condominium units from 49% to 75%.**

**“These steps will undoubtedly strengthen Thailand's appeal to international investors and significantly contribute to sustainable economic growth.”**

Furthermore, the real estate overview for 2023 confidently predicts a 10.2 percent reduction in ownership transfer amounts compared to the previous year, when transfers amounted to THB 1,000,000 million, while also forecasting an 8.2-16.6 percent increase in prices.

## HIGHLIGHT

- ❖ Faster than commercial banks
- ❖ Loan size subject to market price
- ❖ Interest charged on outstanding balance
- ❖ Redeem collateral anytime
- ❖ Client confidentiality is a priority

More than 4,000 Lands for Development Projects in CBD  
 More than 6,000 Lands for Development Projects with beaches and harbors (Phuket and Pattaya)  
 More than 500 Private Islands  
 All with 3 scenario feasibilities and project details





# Power Pick Properties

More than 4,000 Lands for Development Projects in CBD

More than 6,000 Lands for Development Projects with beaches and harbors (Phuket and Pattaya)

More than 500 Private Islands

All with 3 scenario feasibilities and project details

Here are only some of ours with the expected development project balance in USD shown:

**LAND FOR SALE**  
50 meters adjacent to Rama 9 Main Road  
High rise to become office. 20 stories at 100 meters building  
and a 100 meters building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 1,200 - 1,300 M  
Price for Sale: USD 140 M M

Please contact us if you are interested in any land codes, as we  
maintain confidentiality regarding land ownership. We will provide you  
required information through your email within 24 hours. We absolutely  
trust you that our land codes are ready to sale highly with all  
required documents confirmation.

USD 1,200 M - 1,300 M

**ONE BANGKOK**  
(Mixed Class  
Landmark)

**LAND FOR SALE**  
72 meters adjacent to Rama 9 Main Road  
High rise to become office. 20 stories at 100 meters building  
and a 100 meters building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 660 - 690 M  
Price for Sale: USD 85 M M

Please contact us if you are interested in any land codes, as we  
maintain confidentiality regarding land ownership. We will provide you  
required information through your email within 24 hours. We absolutely  
trust you that our land codes are ready to sale highly with all  
required documents confirmation.

USD 660 M - 690 M

**LAND FOR SALE**  
72 meters adjacent to Rama 9 Main Road  
High rise to become office. 20 stories at 100 meters building  
and a 100 meters building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 370 - 410 M  
Price for Sale: USD 45 M M

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maintain confidentiality regarding land ownership. We will provide you  
required information through your email within 24 hours. We absolutely  
trust you that our land codes are ready to sale highly with all  
required documents confirmation.

USD 370 M - 410 M

**LAND FOR SALE**  
50 meters adjacent to Rama 9 Main Road  
High rise to become office. 20 stories at 100 meters building  
and a 100 meters building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 550 - 620 M  
Price for Sale: USD 65 M M

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required information through your email within 24 hours. We absolutely  
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USD 550 M - 620 M

**LAND FOR SALE**  
50 meters adjacent to Rama 9 Main Road  
High rise to become office. 20 stories at 100 meters building  
and a 100 meters building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 880 - 940 M  
Price for Sale: USD 105 M M

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required information through your email within 24 hours. We absolutely  
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required documents confirmation.

USD 880 M - 940 M

**LAND FOR SALE**  
50 meters adjacent to Rama 9 Main Road  
High rise to become office. 20 stories at 100 meters building  
and a 100 meters building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 420 - 480 M  
Price for Sale: USD 50 M M

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required information through your email within 24 hours. We absolutely  
trust you that our land codes are ready to sale highly with all  
required documents confirmation.

USD 420 M - 480 M

**LAND FOR SALE**  
50 meters adjacent to Rama 9 Main Road  
High rise to become office. 20 stories at 100 meters building  
and a 100 meters building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 120 - 160 M  
Price for Sale: USD 15 M M

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required documents confirmation.

USD 120 M - 160 M

**LAND FOR SALE**  
50 meters adjacent to Rama 9 Main Road  
High rise to become office. 20 stories at 100 meters building  
and a 100 meters building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 120 - 150 M  
Price for Sale: USD 15 M M

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required information through your email within 24 hours. We absolutely  
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required documents confirmation.

USD 120 M - 150 M

**LAND FOR SALE**  
50 meters adjacent to Rama 9 Main Road  
High rise to become office. 20 stories at 100 meters building  
and a 100 meters building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 150 - 190 M  
Price for Sale: USD 18 M M

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USD 150 M - 190 M

**LAND FOR SALE**  
50 meters adjacent to Rama 9 Main Road  
High rise to become office. 20 stories at 100 meters building  
and a 100 meters building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 325 - 410 M  
Price for Sale: USD 40 M M

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required information through your email within 24 hours. We absolutely  
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USD 325 M - 410 M

**LAND FOR SALE**  
50 meters adjacent to Rama 9 Main Road  
High rise to become office. 20 stories at 100 meters building  
and a 100 meters building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 780 - 815 M  
Price for Sale: USD 95 M M

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required documents confirmation.

USD 780 M - 815 M

**LAND FOR SALE**  
50 meters adjacent to Rama 9 Main Road  
High rise to become office. 20 stories at 100 meters building  
and a 100 meters building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 380 - 420 M  
Price for Sale: USD 45 M M

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USD 380 M - 420 M

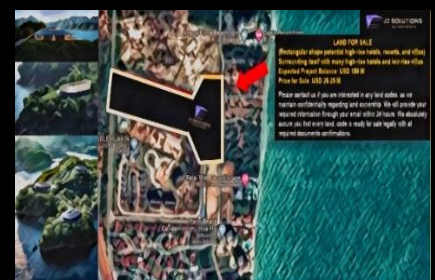




**USD 92.5 M – 104.2 M**



**USD 180 M – 220 M**



**USD 380 M – 420 M**



**USD 1,400 M – 1.500 M**



**USD 12- M – 180 M**



**USD 60 M – 65 M**

The potential developing areas, as the last freehold Bangkok epicenter location, could leverage multi-national arts and culture as integral components of its development strategy that will enhance the overall quality of life and spur sustainable growth. Due to the epicenter location, the project also has the ambitious goal of positioning Bangkok as a global economic and lifestyle destination. This should open up a window of opportunities for international businesses, investors, and tourists. This area could be revolutionizing the real estate industry with a groundbreaking development to redefine urban living. The project is to elevate the standard of living in central Bangkok. Furthermore, these freehold lands offer a unique blend of residential, commercial, and cultural spaces. The project's passionate team is committed to creating a truly iconic landmark that will shape the iconic city's future of Bangkok.



*You can find out more on our site via this QR code (LEFT); furthermore, we also provide More than 4,000 Lands for Development Projects in CBD, More than 6,000 Lands for Development Projects with beaches and harbors (Phuket and Pattaya), and More than 500 Private Islands with 3 scenario feasibilities and project details, ping us via this QR code (Right)*



